

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

In re: Sana B. Barrett : Case No. 15-50732
: Chapter 13
: Judge C. Kathryn Preston

Debtor(s)

CHAPTER 13 PLAN

NOTE: The term “Debtor” as used throughout this Plan shall reference either a single debtor or joint debtors. The term "Plan" shall refer to the plan filed in this case, as it may be amended, using the mandatory form plan adopted in this Division. All references to section (§) numbers are to sections of the United States Bankruptcy Code, 11 U.S.C. section § 101, et seq. The term “BR” shall refer to the Federal Rules of Bankruptcy Procedure. The term “LBR” shall refer to the Local Bankruptcy Rules of the Southern District of Ohio.

☒ Amended Plan

All pre-confirmation amendments to an original Mandatory Form Plan shall be accomplished by filing a complete Plan with the changes highlighted or reflected in bold or italic typeface.

☐ Above Median Income
☒ Below Median Income

Insolvent unless otherwise
marked below:
☐ Solvent Estate

Dividend to unsecured creditors:
4.00 %

Debtor claims to be eligible for discharge under § 1328(f) unless otherwise marked below:

☐ Debtor is not eligible for discharge under § 1328(f)
☐ Joint Debtor is not eligible for discharge under § 1328(f)

Debtor

(1) filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code on February 12, 2015

OR

(2) converted this case to a case under Chapter 13 on _____ (“Petition Date”).

A. PAYMENTS

A(1). Plan Payments.

The future earnings of Debtor are submitted to the supervision and control of the Trustee. Debtor shall pay the Trustee the sum of \$ 1,065.00 per month (enter all step-payments), for a period not to exceed sixty months. Debtor shall commence payments within thirty days of the Petition Date, and distributions shall begin upon confirmation pursuant to § 1326(a). The effective date of the Plan shall be the date of entry of an order confirming the Plan.

From the payments so received, the Trustee shall make disbursements, subject to the Trustee's fee. The disbursement schedule is dependent upon receipt of regular monthly Plan payments. Any increases to monthly mortgage or escrow payments without corresponding changes to the Plan payment may impact the disbursement schedule. The Trustee has the discretion to calculate the amount and timing of distributions as is administratively efficient.

A(2). Pre-Confirmation Adequate Protection Payments/Lease Payments.

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee, subject to his full fees, to the creditors listed below. Except as provided by § 501(c), secured creditors must file a proof of claim to receive payment. Unless otherwise ordered by the Court, these payments will be retained by the Trustee until confirmation and distributed after confirmation. If the case is dismissed or converted prior to confirmation, the Trustee will distribute the retained payments, pro rata, based on the adequate protection payment amounts.

Creditor	Property Description	Monthly Adequate Protection Payment
Allstar Motor Sales, LLC	2000 Jeep Grand Cherokee	\$75.00

A(3). Administrative Expenses, Attorney Fees, and § 1326 (b) Priority Payments.

Administrative expenses, unitemized attorney fees, itemized attorney fees under LBR 2016-1(b)(2)(B), and priority payments as required by § 1326(b) shall be paid concurrently with Class 2 claims. The total unitemized attorney fee for services (not to exceed the amount set forth in LBR 2016-1(b)(2)(A)), or the estimated itemized fee under LBR 2016-1(b)(2)(B) is \$ 3,500.00 .

Debtor's attorney received \$ 1,000.00 prior to the Petition Date. The Trustee shall disburse a minimum monthly amount of \$ 200.00 to Debtor's attorney until the balance of \$ 2,500.00 is paid in full. Fees for independent appraisals of real estate and utility deposits will be paid as administrative expenses pursuant to § 503 upon the timely filing of a proof of claim. The Trustee may pay in one lump sum any administrative claim that is less than \$500.00.

B. CLASS 1—CLAIMS SECURED BY REAL PROPERTY

Except as set forth in section B(3), all secured creditors secured only by a security interest in real property shall retain their liens until the later of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law.

B(1). Mortgage Payments Outside the Plan.

Regular monthly payments on the following mortgage claims will be paid directly by Debtor, if direct payments are permitted by LBR 3015-1(d)(1):

Creditor	Property Address

B(2). Conduit Mortgage Payments.

Regular mortgage payments on the following mortgage claims will be paid on a conduit basis by the Trustee, subject to his full fees, beginning with the first calendar month after the Petition Date, if conduit payments are required by LBR 3015-1(d)(1) or proposed by Debtor. Confirmation of the Plan shall impose an affirmative duty and legal obligation on the holders and/or servicers of mortgage claims to do all of the following, unless the case is dismissed or converted:

(a) Apply the post-petition conduit mortgage payments as post-petition monthly payments of principal and interest on the mortgage note, and, if applicable, as post-petition monthly payments of escrowed items such as insurance and/or real estate taxes. If such payments are placed into a suspense, forbearance or similar account, they will be deemed to have been applied pursuant to this subsection.

(b) Apply the payments received from the Trustee for payment on the arrearage, if any, only to such arrearage. The arrearage shall be deemed paid in full upon the entry of the discharge order in this case, unless otherwise ordered by the Court

(c) Deem the pre-petition arrearage contractually current upon confirmation of the Plan so as to preclude the imposition of late payment charges or other default-related fees and services.

(d) File and serve a Notice of Mortgage Payment Change on Official Form 10S1, within the deadline and in compliance with the service requirements set forth in BR 3002.1(b), to reflect any changes in the monthly mortgage payments or escrow amounts that occur during the term of the Plan. Upon the filing of a Notice of Mortgage Payment Change, the Plan shall be deemed modified to permit the Trustee to disburse the amended payment amount.

Creditor	Property Address	Monthly Conduit Mortgage Payment
Third Federal Savings & Loan	5411 Aqua St., Columbus, OH 43229	\$737.01

B(3). Liens and/or Mortgages to be Paid as Unsecured Claims.

The following claims secured by a lien and/or mortgage will be paid as unsecured claims concurrent with Class 5 general unsecured claims. Debtor shall file a separate motion or adversary proceeding to determine: (i) whether the property listed below vests free and clear of the lien(s) and/or mortgage(s) pursuant to § 1327 or (ii) whether the lien(s) and/or mortgage(s) listed below may be avoided pursuant to other applicable provisions of the Bankruptcy Code. Notwithstanding § 1327(a), confirmation of the Plan shall not be dispositive of: (i) the valuation of the collateral or (ii) the secured status of the claims. Debtor has standing and authority to file the motion or adversary proceeding; to the extent that the Trustee has standing to bring such action, standing is hereby assigned to Debtor.

Creditor	Property Address	
Ohio Homeowner Assistance, LLC	5411 Aqua St., Columbus, OH 43229	
Jackie Berkowitz, DDS	5411 Aqua St., Columbus, OH 43229	

B(4). Liens and/or Mortgages Which May Be Modified.

Liens and/or mortgage claims listed in this subsection consist of any claims secured by real property *that is not the Debtor's principal residence* or secured by other assets in addition to the residence. To the extent the claim of the lien holder and/or the mortgage claim holder is in excess of the value of the estate's interest in the collateral, the balance shall be treated as a Class 5 general unsecured claim. Unless otherwise stipulated or determined by order of the Court, the real property shall be valued for purposes of § 506 as set forth by Debtor below.

Creditor	Property Address	Value of Collateral	Interest Rate	Minimum Monthly Payment	

B(5). Real Property to be Surrendered.

(a) Debtor will surrender the following real property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim.

Creditor	Property Address

(b) The Trustee shall not pay any claims secured by this real property until a timely filed secured proof of claim is amended to set forth the unsecured deficiency balance after disposition of the real property. Such amendments shall be filed no later than 365 days after confirmation of the Plan; amendments filed after that date shall be deemed disallowed and subject to discharge under § 1328 unless otherwise ordered by the Court. The Trustee will make no distributions in respect of mortgage payments, mortgage arrearages, or real estate taxes on surrendered real property, unless otherwise provided in the Plan or by order of the Court.

(c) Upon confirmation of the Plan, the automatic stay of § 362 shall be deemed modified to allow *in rem disposition* of the real property as necessary to effect the surrender.

NOTE: If, at any time after confirmation, sufficient funds are not available to make a full monthly payment on all Class 1 claims, at the Trustee's discretion, the available funds will be distributed pro rata on Class 1 claims. Any post-petition mortgage arrearages will be paid prior to payment of Class 2 claims.

C. CLASS 2—CLAIMS SECURED BY PERSONAL PROPERTY; UNEXPIRED LEASES

C(1). Lien Retention and Interest.

All secured creditors secured only by a security interest in personal property shall retain their liens until the earlier of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law. Unless otherwise stipulated or provided for below, secured creditors shall be paid interest at the rate of 3.00 %.

C(2). To Be Paid in Full (i.e., § 506 Does Not Apply).

The Trustee shall pay the following claims in full:

Creditor	Property Description	Purchase Date	Estimated Claim Amount	Interest Rate	Minimum Monthly Payment
Allstar Motor Sales, LLC	2000 Jeep Grand Cherokee	1/2013	\$1,925.00	4.75%	\$75.00

C(3). Claims to Which § 506 Applies.

Claims listed in this subsection consist of any claims secured by personal property not described above. To the extent a secured creditor's claim is in excess of the collateral value, the balance shall be treated as a Class 5 general unsecured claim. Unless otherwise stipulated or determined by order of the Court, the personal property shall be valued for purposes of § 506 at the lower of the creditor's valuation set forth on its proof of claim or the valuation set forth by Debtor below:

Creditor	Property Description	Purchase Date	Value of Collateral	Interest Rate	Minimum Monthly Payment

C(4). Personal Property to be Surrendered

Debtor will surrender the following property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description

C(5). Executory Contracts and Vehicle Leases.

(a) Debtor rejects the following executory contract(s) and/or vehicle lease(s) and any resulting claim shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description

(b) Debtor assumes the executory contract(s) and/or vehicle lease(s) listed below. The Trustee shall pay vehicle lease payments unless otherwise ordered by the Court. Debtor shall pay all other lease or executory contract payments unless otherwise specified below. All payments under this section will begin the first calendar month following the Petition Date.

Creditor	Property Description	Termination Date	Monthly Payment Amount To be Paid Directly by Debtor	Monthly Payment Amount To be Paid by Trustee

NOTE: If at any time after confirmation sufficient funds are not available to make a full monthly payment on all Class 2 claims, at the Trustee's discretion, the available funds will be paid pro rata on Class 2 claims and administrative expense claims.

MANDATORY FORM PLAN (10/01/2010) Revised 04/01/2012

D. CLASS 3—PRIORITY CLAIMS AND DOMESTIC SUPPORT OBLIGATIONS**D(1). Priority Claims.**

Class 3 claims will be paid pro rata and concurrently with Class 4 claims. All allowed claims entitled to priority under § 507(a) shall be paid in full unless: (i) otherwise provided for in § 1322(a), or (ii) the holder of a particular claim agrees to a different treatment of its claim. Any and all pre-petition penalties, and post-petition penalties and interest, that have accrued or will accrue on any such claims shall be treated as Class 5 general unsecured claims and shall not be entitled to priority.

D(2). Domestic Support Obligations.

(a) Domestic support obligations (DSOs) are defined in § 101(14A). Debtor shall pay all post-petition DSOs directly to the DSO creditor and not through the Trustee. Upon completion of the Plan, Debtor shall certify to the Court that all payments on post-petition DSOs have been made. If Debtor becomes subject to a DSO during the term of the Plan, Debtor shall file with the Court and serve on the Trustee a notice reflecting the nature of the DSO, and the name and address of the DSO creditor.

Pre-petition arrearages on DSOs shall be paid as follows:

Name of DSO Creditor	Name & Address of CSEA	Estimated Arrearage Amount, if any, to be Paid Directly by Debtor	Estimated Arrearage Amount, if any, to be Paid by Trustee

(b) Name of governmental unit to which a DSO has been assigned, or is owed, or is recoverable by, and the estimated amount of the DSO:

Creditor	Governmental Unit	Estimated DSO Amount	To be Paid Directly by Debtor	To be Paid by Trustee

E. CLASS 4—SECURED CLAIMS NOT OTHERWISE DESIGNATED

E(1). Payment of Class 4 Claims.

Class 4 claims including itemized post-confirmation attorney fees per LBR 2016-1(c), pre-petition mortgage arrearages, pre-petition and post-petition lease arrearages, real estate taxes and other secured claims not otherwise designated shall be paid pro rata, concurrently and in full with Class 3 claims.

NOTE: No interest shall be paid on any pre-petition mortgage arrearages as part of the cure of the default if the mortgage was executed after October 22, 1994.

E(2). Pre-Petition Arrearages on Real Estate Mortgage(s).

The Trustee shall distribute payments to cure the following pre-petition mortgage arrearages:

Creditor	Property Address	Estimated Arrearage Amount
Third Federal Savings & Loan	5411 Aqua St., Columbus, OH 43229	\$6,397.36

E(3). Arrearages on Assumed Leases and Executory Contracts.

The Trustee shall distribute payments to cure the following arrearages on assumed leases and/or executory contracts:

Creditor	Property Address/Description	Estimated Arrearage Amount

F. CLASS 5—GENERAL UNSECURED CLAIMS

F(1). Unsecured Dividend.

After payment of allowed claims in Classes 1, 2, 3 and 4, allowed general unsecured claims shall be paid a dividend as provided on page one of the Plan.

Notwithstanding the expiration of the claims bar date, the Trustee is authorized to modify the Plan post-confirmation to ensure that plan length meets the "applicable commitment period" provided by § 1325(b) by filing a motion with the Court.

F(2). Solvency.

If this is a solvent estate, all general unsecured claims shall be paid in full with interest at _____ %, unless otherwise provided.

G. MISCELLANEOUS PROVISIONS

G(1). Co-Debtor Claims not Otherwise Provided for in the Plan.

(a) The following co-debtor claims will be paid in full by the Trustee concurrently with Class 4 claims to protect the co-debtor:

Creditor	To be Paid in Full with Interest at Rate Specified Below	Minimum Monthly Payment, if Applicable

(b) The following co-debtor claims will be paid as follows:

Creditor	To be Paid by Co-Debtor Outside the Plan	To be Paid Same Dividend as General Unsecured Claims

G(2). Sale of Property.

Debtor proposes to sell the real or personal property described below following Trustee and/or Court approval as required by LBR 6004-1(c)–(d). Debtor shall commit the net proceeds as follows:

Property Address/Description	Date by Which Sale Shall be Completed	Estimated Net Proceeds	Disposition of Net Proceeds

G(3). Tax Returns.

All required tax returns have been filed except as provided below:

Tax Agency	Type of Tax	Tax Period	Date Return will be Filed

G(4). Vesting.

Unless marked below, confirmation of the Plan vests all property of the estate in Debtor free and clear of any claim or interest of any creditor provided for by the Plan pursuant to § 1327(b) and (c).

- ☐ Property of the estate shall not vest in Debtor upon confirmation but shall remain property of the estate until the case is dismissed, converted, or a discharge is issued, whichever occurs first.

G(5). Other Events.

If any of the following occurs, Debtor shall fully and timely disclose the event to the Trustee and shall file any appropriate notice, application and/or motion with the Trustee and/or Court:

- Any change in marital status or child/spousal support payments;
- Any change in employment;
- Any change of address; and/or
- Any financial recovery to which Debtor becomes entitled for any reason, including without limitation, any personal injury claim, employment claim, workers' compensation claim, unemployment claim, inheritance, life insurance benefits, lottery proceeds or property settlement.

G(6). Insurance Information.

As of the Petition Date, Debtor's property is insured as follows:

Property Address/ Description	Insurance Company	Policy Number	Full/Liability	Agent and Contact Information	
Allstar Motor Sales, LLC	Grange	PA 1722954-00	Full	GOREE Insurance 614-280-9680	
5411 Aqua St., Columbus, OH 43229	Grange	1711171	Full	GOREE Insurance 614-280-9680	

G(7). Casualty Loss Insurance Proceeds (Substitution of Collateral).

If a motor vehicle is substantially damaged while subject to an unpaid secured claim, Debtor shall have the option, upon the filing of an appropriate motion, of using the proceeds of any insurance payable due to loss of the vehicle to: (i) repair the vehicle, (ii) pay off the balance of the secured claim if the secured creditor is a named loss payee on the policy, or (iii) substitute the collateral by purchasing a replacement vehicle. If Debtor purchases a replacement vehicle, the vehicle shall have a value not less than the balance of the unpaid secured claim, the lien of the creditor shall be transferred to the replacement vehicle, and the Trustee will continue to pay the allowed secured claim. Debtor may not purchase a replacement vehicle without Trustee and/or Court approval as required by LBR 4001-3(b)–(d).

G(8). Post-Petition Debt.

Debtor shall not incur any non-emergency consumer debt in excess of \$1,000 without Trustee and/or Court approval. LBR 4001-3(b)–(d).

H. SPECIAL PROVISIONS

The Special Provisions listed below, if any, are restricted to those items applicable to Debtor's particular circumstances.

NOTE: Special Provisions shall **NOT** contain a restatement of provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure or the Local Bankruptcy Rules, nor shall this section contain boilerplate language regarding the treatment of mortgages, mortgage arrearages, proofs of claim, consumer protection provisions or the like. *See* General Order No. 7.

Special Provisions:		
1.	Debtor shall make plan payments in the amount set forth in this Plan for no less than the applicable commitment period, but not to exceed 60 months. The dividend to be paid to unsecured creditors shall be no less than the dividend set forth on page one of the plan.	
2.	Any security deposit owed to American Electric Power (AEP) or to Columbia Gas, or City of Columbus Dept. of Public Utilities shall be paid through the plan as an administrative priority claim.	
3.	Student Loans - any student loan creditor shall be permanently enjoined from charging late fees, collection fees, or any other penalties based solely upon its pro rata Chapter 13 Plan distributions being less than the minimum monthly payments it would otherwise be contractually entitled to during the life of the plan. Any default on any student loan account is waived by the creditor pursuant to §1322(b)(3) upon confirmation.	

The undersigned hereby certify(ies) that the Plan does not contain any alterations to the text of the Mandatory Form Plan, except as authorized by order of the Court.

Case Attorney:	
/s/ Laura M. Nesbitt	

Dated: March 20, 2015

Debtor	
/s/ Sana B. Barrett	

Dated: March 20, 2015

Joint Debtor	

Dated: _____

NOTICE

Laura M. Nesbitt, on behalf of Debtor(s), has filed papers with the court to Amend Plan prior to confirmation.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to grant the relief sought in the motion, then on or before **twenty-one (21) days from the date set forth in the certificate of service for the motion**, you just file with the court a response explaining your position by mailing your response by regular U.S. Mail to Clerk of Courts, US Bankruptcy Court Southern District of Ohio, 170 North High Street, Columbus, Ohio 43215 OR your attorney must file a response using the court's ECF System.

The court must **receive** your response on or before the above date.

You must also send a copy of your response either by 1) the courts ECF System or by 2) regular U.S. Mail to Laura M. Nesbitt, 1335 Dublin Road, 217-A, Columbus, Ohio 43215 and to all other parties listed on the Certificate of Service included with this motion.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief without further hearing or notice.

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Amended Chapter 13 Plan and Notice was served upon the parties listed below on March 20, 2015, electronically via the Court's ECF system as permitted by the rules or by regular U.S. mail, postage pre-paid as specified below.

/s/ Laura M. Nesbitt
Laura M. Nesbitt (0082629)
Debtor(s) counsel

SERVED ELECTRONICALLY

Frank M. Pees, Chapter 13 Trustee
Office of the United States Trustee
Austin B Barnes
Stephen Franks
Douglas A. Stephan

SERVED VIA REGULAR U.S. MAIL

See attached list

Label Matrix for local noticing

0648-2

Case 2:15-bk-50732

Southern District of Ohio

Columbus

Fri Mar 20 15:58:16 EDT 2015

AT&T U-verse

PO Box 5014

Carol Stream, IL 60197-5014

AEP Ohio

850 Tech Center Dr

Columbus, OH 43230-8250

AFNI, Inc

404 Brock Drive

Bloomington, IL 61701-2654

Accelerated Financial SO

PO Box 810

Smithfield, VA 23431-0810

Allstar Motor Sales, LLC

% Jonathan Campbell, Registered Age

13716 Cooperider Rd.

Glenford, OH 43739-9617

Allstar Motor Sales, LLC

250 North 21st St

Newark, OH 43055-4233

Asst US Trustee (Col)

Office of the US Trustee

170 North High Street

Suite 200

Columbus, OH 43215-2417

Austin Barnes, Esq.

3860 Ben Hur Ave, Suite 1

Willoughby, OH 44094-6377

Beechcroft High School

6100 Beechcroft Rd.

Columbus, OH 43229-2799

Bristol West Insurance Services

PO Box 371329

Pittsburgh, PA 15250-7329

CBCS

PO Box 69

Columbus, OH 43216-0069

Central Ohio Urology Group

PO Box 713888

Cincinnati, OH 45271-3888

CheckSmart

2496 Morse Rd.

Columbus, OH 43231-5930

(p)CHOICE RECOVERY INC

1550 OLD HENDERSON ROAD

STE 100

COLUMBUS OH 43220-3662

City of Columbus

Parking Violations Bureau

2700 Impound Lot Rd

Columbus, OH 43207-1891

City of Columbus Dept of Public Utilitie

910 Dublin Road

Columbus, OH 43215-1169

(p)COLUMBIA GAS

290 W NATIONWIDE BLVD 5TH FL

BANKRUPTCY DEPARTMENT

COLUMBUS OH 43215-4157

Computer Collections, Inc.

Claim Dept 009540, 640 West Fourth St

PO Box 5238

Winston Salem, NC 27113-5238

Computer Collections, Inc.

Claim Dept 017051, 640 W Fourth Sts

PO Box 5238

Winston Salem, NC 27113-5238

Computer Collections, Inc.

PO Box 5238, Claim Dept 017050

640 West Fourth St

Winston Salem, NC 27101-2730

Credit Collection Services

Two Wells Ave

Newton Center, MA 02459-3246

Credit Management

4200 International Parkway

Carrollton, TX 75007-1912

Devry Inc

814 Commerce Dr

Oak Brook, IL 60523-1965

Doctors Anesthesia Services of Columbus

PO Box 713749

Cincinnati, OH 45271-3749

Dominic J. Mensah DDS Inc

2489 Stelzer Rd Suite 100

Columbus, OH 43219-3495

Enhanced Recovery Company

PO Box 57547

Jacksonville, FL 32241-7547

First Credit Intl Corp

3250 W Market St

Suite 304

Akron, OH 44333-3321

Franklin County Municipal Court

375 S. High Street

Columbus, OH 43215-4520

Great Lakes Higher Education

PO Box 7859

Madison, WI 53707-7859

Great Lakes Higher Education
PO Box 7860
Madison, WI 53707-7860

Hoffman & Associates Inc
5005 Pine Creek Drive
Westerville, OH 43081-4849

JP Recovery Services, Inc.
PO Box 16749
Rocky River, OH 44116-0749

Jackie Berkowitz, DDS
955 N Hamilton Rd
Gahanna, OH 43230-1758

Law Offices of Robert A. Schueger Co.
81 South Fifth St, Suite 400
Columbus, OH 43215-4323

Liberty Mutual Group
PO Box 970
Mishawaka, IN 46546-0970

Meijer
5555 Cleveland Avenue
Columbus, OH 43231-4048

Merchants' Credit Guide Co.
223 W Jackson Blvd #700
Chicago, IL 60606-6914

Mount Carmel / St. Anns Hospital
PO Box 89458
Cleveland, OH 44101-6458

Nationwide Children's Hospital
Patient Accounts
700 Children's Dr
Columbus, OH 43205-2664

Ohio Attorney General
Collections Enforcement Section
150 E. Gay St
Columbus, OH 43215-3130

Ohio Homeowner Assistance, LLC
% John F. Kukura III, Registered Ag
88 East Broad Street, Ste 1800
Columbus, OH 43215-3526

Ohio Homeowner Assistance, LLC
88 East Broad Street, Ste 1800
Columbus, OH 43215-3526

OhioHealth / Grant Medical Center
5350 Frantz Rd
Dublin, OH 43016-4259

OhioHealth / OPG-GMC_WPC
5350 Frantz Rd
ATTN: OPG Billing
Dublin, OH 43016-4259

OhioHealth / Riverside Methodist Hosp
5350 Frantz Rd
Dublin, OH 43016-4259

PCB
PO Box 29917
Columbus, OH 43229-7517

Pathways FCU
750 Georgesville Rd
Columbus, OH 43228-2802

Performant Recovery Inc.
333 North Canyons Parkway
Suite 100
Livermore, CA 94551-9480

Praxis Financial Solutions
7301 N Lincoln Ave
Suite 220
Lincolnwood, IL 60712-1733

PuroClean Restoration Experts
1255 N. Hamilton Rd
Unit 163
Columbus, OH 43230-6785

Rossman & Co.
5500 New Albany Road
New Albany, OH 43054-8704

The Ohio State University
College Of Dentistry
305 W 12th Ave
Columbus, OH 43210-1267

The Ohio State University Medical Center
Patient Financial Services Dept
PO Box 183102, 660 Ackerman Rd
Columbus, OH 43218-3102

Third Federal Savings & Loan
323 W. Lakeside Avenue, Ste. 200
Cleveland, OH 44113-1009

Third Federal Savings & Loan
7007 Broadway Ave
Cleveland, OH 44105-1490

Travelers Personal Insurance
PO Box 660307
Dallas, TX 75266-0307

Trugreen
860 Ridge Lake Blvd
Memphis, TN 38120-9421

US Dept of Education/GLE
2401 International
PO Box 7859
Madison, WI 53707-7859

Unique National Colleciton
119 Maple St
Jeffersonville, IN 47130-3439

United Collection Bureau
5620 Southwick Blvd
Toledo, OH 43614-1501

WOW Cable
3675 Corporate Dr.
Columbus, OH 43231-4965

Wells Fargo
4143 121 ST
Urbandale, IA 50323-2310

Frank M Pees
130 East Wilson Bridge Road
Suite 200
Worthington, OH 43085-2391

Laura M Nesbitt
The Nesbitt Law Firm
1335 Dublin Road
Suite 217-A
Columbus, OH 43215-7081

Sana B. Barrett
5411 Aqua St.
Columbus, OH 43229-3915

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Choice Recovery
PO Box 20790
Columbus, OH 43220

Columbia Gas
ATTN Revenue Recovery
200 Civic Center Dr 11th Floor
Columbus, OH 43215-4157

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Pathways Financial Credit Union, Inc.

(u)Third Federal Savings & Loan Association

(u)Third Federal Savings & Loan Association o

(du)Pathways Financial Credit Union, Inc.

End of Label Matrix
Mailable recipients 65
Bypassed recipients 4
Total 69